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The Determinant Factors of Motivation to Pay *Zakat* in Regional *Amil Zakat* Agency of East Java

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Abstract

Poverty is a set of problems encountered by developing countries, including Indonesia. This study attempts to solve the problems using *zakat* instrument. Indonesia has high *zakat* revenue potency, but its realization is still low, therefore factors affecting society motivation in paying *zakat* through *Amil Zakat* Agency still need to be investigated. The purpose of this study is to identify if religious, psychological, social factors and government regulation enable to influence society motivation in paying *zakat* both simultaneously or partially. Multiple linier regression was used as the method of analysis. The results shows that religiosity, psychological, social factors and government regulation have positive and significant impact on society motivation in paying *zakat* through *Amil Zakat* Agency. Partially, religious factor and psychological factor influences society motivation in paying *zakat* while social factor and government regulation does not influence it. [Kemiskinan merupakan problematika yang sering dihadapi oleh negara-negara yang sedang berkembang termasuk Indonesia. Penelitian ini mencoba untuk mengatasi masalah tersebut melalui instrumen zakat. Potensi penerimaan zakat di Indonesia sangat besar namun realisasinya masih relatif

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kecil sehingga perlu dikaji lebih lanjut faktor-faktor yang memengaruhi motivasi masyarakat dalam membayar zakat pada badan amil zakat. Tujuan penelitian ini adalah untuk mengetahui apakah faktor religiusitas, psikologis, sosial, dan regulasi pemerintah berpengaruh terhadap motivasi masyarakat dalam membayar zakat baik secara simultan maupun secara parsial. Metode analisis yang digunakan dalam penelitian ini adalah regresi linier berganda. Hasil analisis menunjukkan bahwa faktor religiusitas, psikologis, sosial, dan regulasi pemerintah berpengaruh positif dan signifikan terhadap motivasi masyarakat dalam membayar zakat pada badan amil zakat. Secara parsial, faktor religiusitas dan psikologis berpengaruh terhadap motivasi masyarakat dalam membayar zakat sedangkan faktor sosial dan regulasi pemerintah tidak berpengaruh.]

Keywords: motivation; paying zakat; *amil zakat* agency

Introduction

This study explores the factors that can affect motivation in paying *zakat* through *Amil Zakat* Agency. This study is interesting and urgent to be conducted because Indonesia is one of country that the most of the population is Muslim¹, the level of poverty is high², and the realization of zakat distribution is still low³. In Islamic perspective, poverty is *sunatullah*⁴. The eradication of poverty needs a bottom-up empowerment effort involving all of the social elements through mutual help behavior⁵. Islam teaches all of human to help each other in goodness and *taqwa*⁶ on various

¹ Nurul Widyawati Islami Rahayu, "Lembaga Amil Zakat, Politik Lokal, Dan Good Governance Di Jember," *Karsa* 22, no. 2 (2014): 207–23.

² Ria Angela Wardoyo, Darsono Wisadirana, and Edi Susilo, "Peranan Baitulmal Al-Hidayah Malang Dalam Penanggulangan Kemiskinan Berdasarkan Modal Sosial," *KARSA: Jurnal Sosial Dan Budaya Keislaman* 24, no. 2 (2016): 301, doi:10.19105/karsa.v24i2.803.

³ Clarashinta Canggi, Khusnul Fikriyah, and Ach Yasin, "Potensi Dan Realisasi Dana Zakat Indonesia," *Al-Uqud: Journal of Islamic Economics* 1, no. 1 (2017): 14–26, doi:http://dx.doi.org/10.26740/jie.v1n1.p14-26.

⁴ Multifiah, *ZIS Untuk Kesejahteraan* (Malang: UB Press, 2011).

⁵ Misbahul Munir, *Matra Dakwah Pengembangan Masyarakat, Pengembangan Sumber Daya Manusia* (Yogyakarta: Pustaka Pesantren, 2005).

⁶ Muhamad, "Asuransi Dalam Perspektif Hukum Islam," *Jurnal Hukum* 8, no. 18 (2001): 151–64.

sides of life including social economic problems⁷. The aid is done through *zakat* that becomes one of five pillars of Islam⁸ that has worship value and develop the economic welfare of society⁹.

Knowing that *zakat* is a potential instrument to combat poverty, *zakat* should have a special attention and should be managed properly to empower the poor to become independent and achieve prosperous civil society. Therefore, *zakat* should not be handled alone by *muzzakki* but it should be given to a legal institution pointed by *zakat* institutions.

According to the data of Zakat Organization Forum, recently, there is 1 National *Amil Zakat* Agency (BAZNAS), 33 Regional *Amil Zakat* Agency (BAZDA) in province level, 429 *Amil Zakat* Agency in city/regency level, and 4771 agencies in district level, as well as 18 *Amil Zakat* Institution in national level and 52 *Amil Zakat* Institution in province level, religion/city¹⁰. However, the number of *zakat* institutions is not directly aligned to the realization of *zakat* revenue. The results of the Public Interest Research and Advocacy Center survey stated that the potency of *zakat* and realization is still far from expectations. The potential amount of each year is Rp 20 billion, but the realization is still 1,2 billion or only 6%¹¹.

The low realization of *zakat* revenue is due to the adherence, awareness and trust of the people in paying *zakat* through *zakat* institutions is still low¹². The individual motivation to pay *zakat* through *Amil Zakat* agency is influenced by the level of religiosity. Unlike Fattah, the results of

⁷ Ahmad Ajib Ridlwan, "Asuransi Perspektif Hukum Islam," *Jurnal Hukum Dan Ekonomi Syariah* 4, no. 1 (2016): 75–87.

⁸ Roszaini Haniffa Ram Al Jaffri Saad, "Determinants of Zakah (Islamic Tax) Compliance Behavior," *Journal of Islamic Accounting and Business Research* 5, no. SEPTEMBER (2014): 2pp 182-193, doi:10.1108/JIABR-10-2012-0068.

⁹ Kumara Adji Kusuma and Muhamad Nafik Hadi Ryandono, "Zakah Index : Islamic Economics'," *Indonesian Journal of Islam and Muslim Societies* 6, no. 2 (2016): 273–301, doi:10.18326/ijims.v6i2.273-301; Gamsir Bachmid et al., "Perilaku Muzakki Dalam Membayar Zakat Mal (Studi Fenomenologi Pengalaman Muzakki Di Kota Kendari)," *Jurnal Aplikasi Manajemen* 10, no. 2 (2012): 425–36.

¹⁰ FOZ, "Jumlah Organisasi Pengelola Zakat Di Indonesia," 2009.

¹¹ PIRAC, "Pola Dan Kecenderungan Masyarakat Berzakat" (Jakarta, 2009).

¹² Sanep Ahmad and Mohd Ali Mohd Noor & Sanep Ahmad Hairunnizam Wahid, "Kesadaran Membayar Zakat: Apakah Faktor Penentunya?," *Ijms* 12, no. 2 (2005): 171–89, <http://repo.uum.edu.my/732/>; Mustafa Edwin Nasution, "Indonesia Zakat and Development Report 2009," 2009.

Farida research stated that the index of religiosity did not significantly influence the amount of *zakat* paid by *muzakki*. The differences of those research results need to examine further whether religious factor affecting the motivation to pay *zakat* or not.

Besides religiosity, individual's motivation to do certain action can be due to psychological factors and social factors. Psychological factors here means the perception, knowledge, beliefs and attitudes. Psychological factors consisting of perceptions, knowledge, attitudes, and personality affect the preference of Muslim employees in paying *zakat* profession through *zakat* institutions¹³. In addition, the factors that influence the motivation to pay *zakat* are the demographic, social, religious, economic, and available infrastructure factors¹⁴. While social factors are family, community, and institutional affiliation /organization¹⁵. Some of the results of this study indicate that psychological factors consisting of perceptions, knowledge, beliefs and attitudes and social factors consisting of family, community, and institutional / organizational affiliation can influence the motivation in paying *zakat* on the *Amil Zakat Agency*.

In addition to the aforementioned factors, government regulation is assumed influencing the motivation in paying *zakat* in the *Amil Zakat Agency*. The result of Hamidiyah's research postulated that government regulation has an effect on the *zakat* revenue in *zakat* institution¹⁶. The transformation of *zakat* management from traditional to professionals management should be sustained by the principles of modern management and good governance such as enhancing the transparency, accountability and professional principles of the *Amil Zakat Agency of Infaq* and *Shadaqah Agency* which is in addition to the honesty, commitment and

¹³ Fatah, "Faktor-Faktor Yang Mempengaruhi Preferensi Karyawan Muslim Pertamina dalam Membayar Zakat Profesi Melalui Baituzzakah Pertamina."

¹⁴ Abu Bakar Nur Barizah and Abdul Rashid Hafiz Majdi, "Motivations of Paying Zakat on Income : Evidence from Malaysia," *International Journal of Economics and Finance* 2, no. 3 (2010): 76–85, doi:10.4135/9781446249215.

¹⁵ Kotler and Gary Amstrong, *Dasar-Dasar Pemasaran, Jilid 1* (Jakarta: Prenhallindo, 1997).

¹⁶ Emmy Hamidiyah, "Analisis Faktor-Faktor Yang Mempengaruhi Pengumpulan Zakat, Infak, Shadaqah, Wakaf Dan Kurban Pada Lembaga Pengelola Zakat (Studi Kasus: Dompet Dhuafa' Republika)," *Jurnal EKSIS (Ekonomi Islam Dan Bisnis Islam)* 4, no. 1 (2008).

consistency of the *amilin* and the authorized parties. Based on those afore explanations, the hypotheses formulated are mentioned as follows:

H₁ Religiosity, Psychological, Social, and Government regulation have an effect on society motivation in paying *zakat* to *Amil Zakat* Agency

H₂ Religiosity influences the motivation of society in paying *zakat* in *Amil Zakat* Agency.

H₃ Psychological factors influence the motivation of people in paying *zakat* on the *Amil Zakat* Agency.

H₄ Social factors influence the motivation of society in paying *zakat* in *Amil Zakat* Agency.

H₅ Government regulation has an effect on society motivation in paying *zakat* to *Amil Zakat* Agency.

Methods

This study used quantitative approach to explain the impact of dependent variables and independent variables. Choosing the sample was done using purposive sampling with criteria that someone already worked and achieve the *nishab* to pay *zakat* including *zakat fitrah*, *mal*, and profession. The total sample was 300 respondents who already paid the *zakat* at *Amil Zakat* Agency in the East Java region.

Collecting data was done through distributing the questionnaires to all of the respondents. The questionnaires were used to find out the variables that affected society's motivation in paying *zakat* at *Amil Zakat* Agency. The types of the questionnaire used in this study were close-ended questionnaires in which the answer was already given, therefore, the respondents only need to select the answer and complete all of the questionnaires. The questionnaires used a Likert scale that had point from 1 until 5. Before distributing the questionnaires to the respondent, validity test and reliability test were done. After distributing the questionnaire to all respondents and completing all of the questionnaires, then multiple linear regression tests were done by using SPSS.

Results

Based on statistic test using SPSS, it can be got that f_{value} was 104.656. While the value of f_{table} was at the level of significance of 0,05

with df_{∞} was 2.21. It indicated that $f_{\text{value}} > f_{\text{table}}$, therefore, H_0 was rejected and H_1 was accepted. It means that religiosity, psychological, social, and government regulation simultaneously influence people's motivation in paying zakat at *Amil Zakat Agency*. Based on the calculation of determination coefficient (R^2) was 0,850. It means that 85% of society's motivation in paying *zakat* at *Amil Zakat Agency* was affected by religiosity, psychological, social factors and government regulation.

Meanwhile, to see their influence partially, it can be seen by looking at the result of t-test. Based on the result of t-test, it was shown that t_{value} of the religiosity (X_1) was 64.226 while the value of t_{table} was 1,96. Psychological (X_2) had t_{value} of 2.444 and t_{table} of 1,99. Social (X_3) had t_{value} of -4.127 and t_{table} of 1,96. Government regulation (X_4) had t_{value} of -2.460 and t_{table} of 1,96. Those results indicated that the variables that significantly gave effect were religiosity and psychological. While social and government did not give any effect.

Among those two independent variables which affected the dependent variables that were religiosity and psychological, religiosity (X_1) had the most dominant effect followed by psychological (X_2). The ability of each variable in explaining dependent variable was 98% and 38%.

Discussion

Based on hypothesis test by using multiple regression analysis, it can be obtained that simultaneously the four independent variables that consist of religiosity (X_1), psychological (X_2), social (X_3), and government regulation (X_4) had significant effect on society's motivation to pay *zakat* at *Amil Zakat Agency* in the East Java region. This conclusion was based on the analysis that f_{value} that showed at 104.656. While f_{table} at the significant level of 0,05 with df_{∞} of 2.21. It showed that $f_{\text{value}} > f_{\text{table}}$, while the sig value was 0,000 that less than 0,05. If it is seen partially, there were only two variables that significantly gave effect, there were religiosity and psychological.

The discussion of each of them is as follows: first, the result of regression analysis as explained above showed that the religious variables had t_{value} of 64.226 while the t_{table} was 1,96. It can be obtained that $t_{\text{value}} > t_{\text{table}}$. This criterion showed that religiosity had a significant effect on

society's motivation in paying *zakat* at *Amil Zakat Agency* in the East Java region.

This result was in line with the study conducted by Bachdim which explained that individual's motivation in paying *zakat* one of them was affected by spiritual values¹⁷. The result of study done by Fatan found that religiosity affected the preference of Moslem employee at Pertamina in paying *zakat* profession through Baituzzakah Pertamina¹⁸. The religiosity also gave positive effect to the amount of donation paid by the community in the United States¹⁹.

Referring to the Glock and Stark in Djamaludin²⁰ that the understanding of respondents' religiosity was intact (*kaffah*), meaning that besides understanding that *zakat* was a ritual worship and religion dogma, they already achieved the effect of religious dimension level in which all of the behaviors in all of aspects of life motivated by religious dogma.

This hypothesis can be proven. It means that respondents' religiosity is not only about the knowledge but also the level of understanding of religious dogma. The higher religiosity can affect the motivation to pay *zakat* at *Amil Zakat Agency*. Religiosity is a condition caused by one's behavior that was motivated by behavioral response to the belief in the God's commandments in order to gain a good life in the world and hereafter. Respondents know and understand the obligation of *zakat* should be paid at *zakat* institutions

Religiosity is represented in every side of human life²¹. Religious activities are not only happened when someone do ritual activities (worship) but also when doing other activities which motivated by supernatural power.

¹⁷ Bachmid et al., "Perilaku Muzakki Dalam Membayar Zakat Mal (Studi Fenomenologi Pengalaman Muzakki Di Kota Kendari)."

¹⁸ Fatah, "Faktor-Faktor Yang Mempengaruhi Preferensi Karyawan Muslim Pertamina Dalam Membayar Zakat Profesi Melalui Baituzzakah Pertamina."

¹⁹ Yan Li, "Is Methodology Destiny? Religiosity and Charitable Giving," *International Journal of Social Economics* 44, no. 9 (2016): 1197–1210, doi:10.1108/IJSE-04-2016-0118.

²⁰ Ancok Djamaludin, *Psikologi Islam: Solusi Islam Atas Problem-Problem Psikologi* (Yogyakarta: Pustaka Pelajar, 2001).

²¹ Fauzan and Irma Tyasari, "Pengaruh Religiusitas Dan Etika Kerja Islami Terhadap Motivasi Kerja," *Jurnal Ekonomi Modernisasi* 8, no. 3 (2015): 206–32, doi:10.21067/jem.v8i3.787.

It is not only related to the visible activities and can be seen with eyes, but also activities that invisible and happen in the individual's heart. Hence, individual's religiosity will cover various lines and dimensions. Therefore, religion is a system, which had a lot of dimensions.

Second, the result of independent variable of X2 (psychological) had t_{value} of 2.44 and t_{table} of 1.96. Because of $t_{\text{value}} > t_{\text{table}}$, it indicated that psychological (X2) had significant effect to dependent variable on the motivation to pay *zakat* in *Amil Zakat Agency* (Y). Based on Kotler, one of factors that affected the process of making respondent's decision was psychological factor²².

This hypothesis of this study proved that society's motivation in paying *zakat* at the *Amil Zakat* agency was more likely affected by psychological factor or internal factor that came from self-impulse without any force from others. If one's perception, knowledge, belief, and behavior tend to be positive, the actions also tend to be positive too, in this case, paying *zakat* in the *Amil Zakat Agency*.

Based on research conducted by Fatah²³, he explained that perception, knowledge, behavior, and personality affected the preference of Pertamina's Moslem employees to pay their *zakat* profession at Pertamina *zakat* institution. In line with that, Moh Ali Mohd Nor & Nor in their research explained that knowledge gave effect to the social awareness in paying *zakat*. The higher knowledge, the higher awareness of the importance and advantages of paying *zakat*, *infaq*, and *sadaqoh* in the *amil zakat* institution²⁴.

Meanwhile, based on the result of an interview with some management of *Amil Zakat Agency* at Surabaya, it was explained that information about *zakat* institution will increasingly affect the awareness of society in paying *zakat*. The more information they received, the more awareness they got. From the knowledge, it will shape the attitude and behavior.

²² Kotler and Armstrong, *Dasar-Dasar Pemasaran*, Jilid 1.

²³ Fatah, "Faktor-Faktor Yang Mempengaruhi Preferensi Karyawan Muslim Pertamina Dalam Membayar Zakat Profesi Melalui Baituzzakah Pertamina."

²⁴ Ahmad and Hairunnizam Wahid, "Kesedaran Membayar Zakat: Apakah Faktor Penentunya?"

Third, the hypothesis of independent variable X3 (social) could not be proved. The result showed that variable X3 had t_{value} of -4.127 and t_{table} of 1,96. The social factor referred in this study were family and reference group. *Zakat* is a religious dogma that is not only because of family force or reference group force. If the understanding, belief, and the accomplishment of someone's religious value are strong, then they will be compelled to do the dogma.

This study showed that religious factor and psychological factor was high factors. Therefore, persuasion, family force, and social group force did not significantly affect the society's motivation but they already did it because of self-awareness that *Zakat*, *Infraq*, and *Sodaqoh* (ZIS) is an activity demanded by religion, not because of someone's force.

Fourth, similar to social factor, government regulation factor also had t value that was lower than t table (t_{value} was -2460 and t_{table} was 1,96). Therefore, regulation factor in this study cannot be proven. It means that society tends to pay ZIS based on self-awareness. It is probably happening because of regulation on *zakat* management have not been socialized well or the regional government probably has not seriously handled the *zakat*. Whereas, if *zakat* can be handled properly, potentially it can tackle the poverty in Surabaya that can be increased through empowerment and utilization of *Zakat* fund.

The Society also still assume that *zakat* is a private thing between human and God and its mechanism is already regulated separately. Besides that, society tends to pay *zakat* at the *Amil Zakat* Agency base on their self-awareness so they do not want to pay *zakat* not based on their self-awareness. Society in paying *zakat* gives more emphasis on tradition and their habit rather than formal tradition and their rationality.

As Indonesian *Zakat* and development report stated that most regions prefer to have cultural emotional approach than legal formal in gathering *zakat* fund. Consequently, if society believe in the dogma, their motivation in paying *zakat* in *Amil Zakat* Agency will increase. This study indicates that the role of government is not only factors that give effect on society's motivation in paying *zakat* at *zakat* institution, but also supported with religiosity, psychological, and the credibility of *zakat* institution.

Conclusion

Based on the result and discussion of the study, it can be drawn a conclusion that simultaneously the independent variables including religiosity, psychological, social, and government regulation simultaneously had significant effect to society's motivation in paying *zakat* at *Amil Zakat* Agency. If we see partially, there were only two variables that significantly give effect, they were religiosity and psychological factors.

Those variables can be used as claims in improving the collection of *zakat* by improving the society's religiosity education, improving society's knowledge and their understanding, improving the role of the stakeholders, improving the quality of *zakat* institution, and using socio-cultural approach.

Government (*umara'*), theologian, and society should synergize together to give education to the society about *zakat*, *infaq*, and *sodaqoh* and socialize the *zakat* institution based on their role in order to increase the potency of *zakat* as an effort to combat the poverty that based on social participation.

Zakat institution should regularly and continuously socialize *the zakat* institution and their programs/services and continuously improve the management of *zakat* institution in order to increase public trust in *zakat* institutions.

In this study, the motivation in paying *zakat* cannot be separated with motivation to pay *infaq*, *sodaqoh* so it is possible for next research to have a further study by differentiating the motivation of paying *zakat* and their motivation to pay *infaq* and *sodaqoh*. It can be used as the comparison thing and potential mapping of collecting *zakat*, *infaq* and *sodaqoh* fund.

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